



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©

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Order Filed on April 6, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

**JANINE RHODES,**  
Debtor.

Case No. 18-29294/VFP

Chapter: 13

Hearing Date:

Judge: Vincent F. Papalia

**MODIFIED FORM**

**ORDER APPROVING PROPOSED POST-PETITION LOAN MODIFICATION  
PURSUANT TO 11 U.S.C. §364 AND FED. R. BANKR. P. 4001(c)**

The relief set forth on the following pages numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: April 6, 2022**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**Page:** 2  
**Debtor:** Janine Rhodes  
**Case No.:** 18-29294/VFP - Chapter 13  
**Caption:** Order Approving Proposed Post-Petition Loan Modification Pursuant to 11 U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

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**THIS MATTER**, being opened before the Court by Ronald I. LeVine, Esq., attorney for the debtor, Janine Rhodes, and this Court having considered argument of counsel and good cause appearing, and there being no opposition.

**IT IS HEREBY,**

**ORDERED**, that the debtor is hereby authorized to enter into a loan modification on her first mortgage held by Rocket Mortgage, LLC, f/k/a Quicken Loan, LLC, f/k/a Quicken Loans, Inc. (hereinafter “Rocket Mortgage, LLC”); and it is further,

**ORDERED**, that per the terms of the loan modification agreement unpaid principal balance will be \$175,304.60 and will be re-paid over the next 30 years at a rate of 2.75%; and it is further,

**ORDERED**, that the principal and interest payment will be \$937.72 beginning February 1, 2022; and it is further,

**ORDERED**, that the debtor’s monthly mortgage payment contains an escrow component and will be subject to adjustment upon annual changes to the debtor’s escrow account; and it is further,

**ORDERED**, that the loan modification agreement cures any and all escrow delinquencies and shall bring the debtor’s mortgage current; and it is further,

**ORDERED**, that the post-petition arrears have been capitalized into the loan modification agreement, Chapter 13 Trustee shall not make any further distribution on Claim No. 2 of the Claims Register filed by Rocket Mortgage, LLC; and it is further,

**ORDERED**, that the loan modification agreement must be fully executed no later than 14 days from the date of this Order. If it is not, the secured creditor, within 14 days, must file with the Court and serve on the debtor, debtor’s attorney, if any, and the Standing Chapter 13 Trustee a Certification indicating why the loan modification agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor’s Certification.

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**Debtor:** Janine Rhodes  
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**ORDERED**, that so long as debtor's case is dismissed in the next 30-days the debtor shall not be required to file amended schedules or a modified plan.

**ORDERED**, that the 14 day period under Fed. R. Bankr. P. 6004 is hereby waived.